

FIG. 1

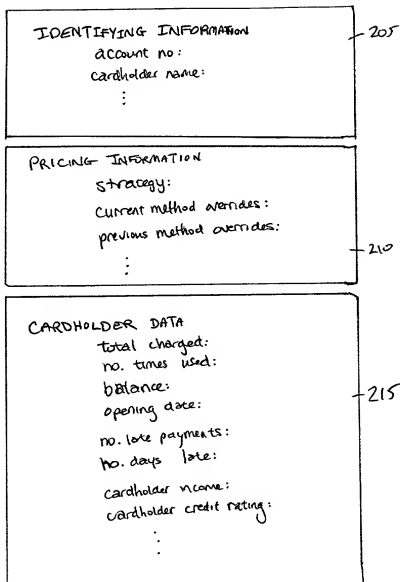


FIG. 2

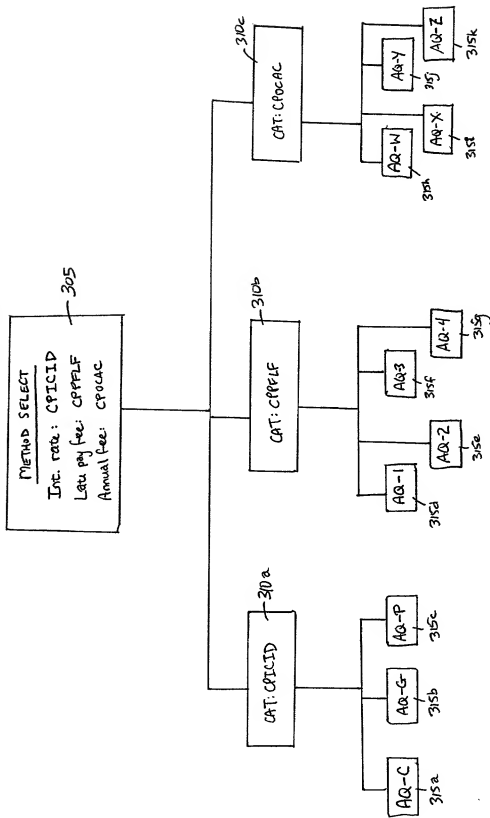


FIG. 3

FIG. 4

Cardholder Credit Rating		Cardholder Income ⁴¹⁰		
		under \$25,000	\$25,000 – \$50,000	over \$50,000
	under 400	AQ-C	AQ-C	AQ-G
	400–600	AQ-C	AQ-G	AQ-P
	over 600	AQ-G	AQ-P	AQ-P

23yrs
Account Age
415

2yrs

≤1yr

FIG. 4

No. Delinq. Payments	Balance \$10		
	under \$1,000	\$1,000 - \$5,000	over \$5,000
0	Remove	Remove	Remove
1	Same	Assign MO1	Assign MO2
2 or more	Assign MO1	Assign MO1	Assign MO2

315a

505

23

10

2

30

delinq

23

FIG. 5A

No. Delinquent
505
Payments

No. Delinquent Payments		0	1	2	3 or more
50+	Remove	Remove	Remove	Assign MO1	Assign MO2
	Remove	Remove	Same	Assign MO1	Assign MO2
	Remove	Remove	Same	Assign MO1	Assign MO2
	Remove	Remove	Same	Assign MO1	Assign MO2

FIG. 5B

No. Delinquent Payments	0 1 2 3 or more	Balance \$10		23 2 1 0
		under \$1,000	\$1,000 - \$5,000	
	0	Remove	Remove	Remove
	1	Last	Last	Same
	2	Same	Same	Same
	3 or more	Same	Same	Assign MOI

FIG. 5C

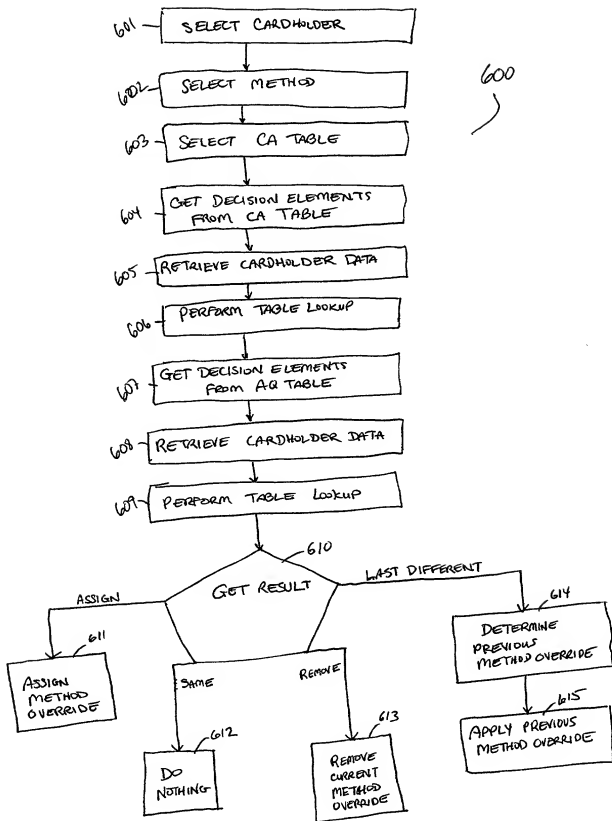


FIG. 6

201102-90586001

700

CMO 0228291024823456
 14:40:09 09/29/01
 DOE,JOHN**1234 S 6ST**OMAHA*NE*68155*0228291024823456
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SEARCH DATE MM/DD/YYYY

TRANSACTION		CHANGE		OLD	NEW	LOCK	RESULT	STATUS	SOURCE	DATE
S/S/S	CODE	RESULT	RESULT							
-- CP	IC IM	SK	ZZ0001		BA0022		U			9/22/YY YY
-- CP	IC BP	TK	ZZ0001		BA0022		L			9/22/YY YY
-- CP	IC MP	TK	ZZ0001		BA0022		U			9/22/YY YY
-- CP	IC IP	MK	ZZ0001		BA0022		U			9/22/YY YY
-- CP	IC MF	NU	ZZ0001		BA0022		U			9/22/YY YY
-- CP	IC PE	#1	ZZ0001		BA0022		L			9/22/YY YY
-- CP	IO AC	ML	ZZ0001		BA0022		U			9/22/YY YY
-- CP	IO CI	P1	ZZ0001		BA0022		U			9/22/YY YY

S-- SELECT D-- DISPLAY METHOD DESCRIPTION
 PF3 EXIT PF7 PAGEBACK PF8 PAGEFWD

FIG. 7A

054

14:40:09 09/29/01 OVERRIDE AUDIT HISTORY PAGE 0001 OF 0001
DOE,JOHN**1234 S 6ST**OMAHA*NE*68155*0228291024823456

[illegible]

ELEMENT	"DECISION ELEMENT DESCRIPTION"	TABLE	LAST
OLD VALUE	"N"	ID	DIFFERENT
NEW VALUE	"Y"	AAAA001	ZZ00001
			765

ELEMENT		DECISION ELEMENTS	
DEL TIMES 1 +	DATA	ELEMENT	DATA
N			
DEC ELEM 2		DEC ELEM 6	Y
DEC ELEM 3		DEC ELEM 7	Y
DEC ELEM 4		DEC ELEM 8	Y
DEC ELEM 5		DEC ELEM 9	Y
		DEC ELEM 10	Y

PF4/5 PREV/NEXT S/S/S PF7/8 PREV/NEXT AUDIT RECORD
PF10/11 PREV/NEXT DECISION ELEMENTS PF3 EXIT PF12 RETURN

FIG. 7B